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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re application of: Davis et al.

Attorney Docket No.: VISAP016

Application No.: 09/359,083

Examiner: Jennifer Liversedge

Filing Date: July 22, 1999

Group: 3684

Title: INTERNET PAYMENT,  
AUTHENTICATION AND LOADING SYSTEM  
USING VIRTUAL SMART CARD

Confirmation No. 2317

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**CERTIFICATE OF EFS-WEB TRANSMISSION**

I hereby certify that this correspondence is being transmitted electronically through EFS-WEB to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on April 22, 2010.

Signed: /Kristina Gomez/  
Kristina Gomez

**TRANSMITTAL OF REPLY BRIEF  
IN RESPONSE TO EXAMINER'S ANSWER**

Mail Stop Appeal Brief-Patents  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is the Reply Brief In Response To Examiner's Answer mailed February 22, 2010.

This reply brief is being filed within two (2) months of the mailing date of the Examiner's Answer.

Applicant believes that no extension of time is required. If an additional extension of time is required, however, please consider this a petition therefor.

☒ Charge any additional fees or credit any overpayment to Deposit Account No. 50-4481, (Order No. VISAP016).

Respectfully submitted,  
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